

Certificate Number: 01401-NYS-DE-018755785

Bankruptcy Case Number: 12-12691



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 23, 2012, at 4:26 o'clock PM EDT, Gioia F Calisi completed a course on personal financial management given by internet by GreenPath, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Southern District of New York.

Date: July 23, 2012 By: /s/Candy Wright

Name: Candy Wright

Title: Counselor